

**In the United States Patent and Trademark Office**

Applicants: Frank Simon, Mike Simon, and Ron Mueller

Title: "Loan Repay Enforcement System"

**Abstract**

A system to encourage on time repayment of loans includes electronic apparatus coupled to a critical system of certain equipment; for example, the ignition system of an automobile. Apparatus includes mechanism whereby a user-operator is able to enter a code. Entry of a correct code serves as indication that a payment has been made and enables further use of the equipment. On failure to timely make payments, a user is prevented from using the equipment as the apparatus is arranged to disable the equipment by way of the critical system to which it is coupled. Both a user-operator interface and critical system interruption circuit are coupled to a logic processor which is easily mounted onto equipment subject to the program.